

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS A. WARD, III
JENNIFER R. WARD
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-22788

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/28/2020 and confirmed on 10/27/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		87,394.03
Less Refunds to Debtor	2,331.91	
TOTAL AMOUNT OF PLAN FUND		85,062.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	3,762.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,062.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	14,240.25	0.00	14,240.25
	Acct: 4691				
	SOMERSET TRUST COMPANY	0.00	4,810.00	0.00	4,810.00
	Acct: 0001				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	36.24	36.24	0.00	36.24
	Acct: 4961				
	FIRST NATIONAL BANK OF PA(*)	8,518.91	8,518.91	564.64	9,083.55
	Acct: 4817				
	CLEARVIEW FCU**	0.00	26,640.00	0.00	26,640.00
	Acct: 9310				
	NISSAN MOTOR ACCEPTANCE CORP	0.00	22,629.76	0.00	22,629.76
	Acct: 4557				
					77,439.80

Priority					
	SUZANNE M BASH ESQ	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS A. WARD, III	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS A. WARD, III	1,094.53	1,094.53	0.00	0.00
	Acct:				
	THOMAS A. WARD, III	1,237.38	1,237.38	0.00	0.00
	Acct:				
	SUZANNE M BASH ESQ	3,300.00	3,300.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AHN FORBES++	0.00	0.00	0.00	0.00
	Acct: 0824				
	PRA/PORTFOLIO RECOVERY ASSOC	585.64	6.58	0.00	6.58
	Acct: 8807				
	PRA/PORTFOLIO RECOVERY ASSOC	871.79	9.80	0.00	9.80
	Acct: 1141				
	PRA/PORTFOLIO RECOVERY ASSOC	2,141.90	24.07	0.00	24.07

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3691				
	QUANTUM3 GROUP LLC - AGENT FOR CC	1,528.55	17.18	0.00	17.18
	Acct: 2196				
	DISCOVER BANK(*)	3,046.20	34.24	0.00	34.24
	Acct: 4685				
	EDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 9228				
	EDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 5424				
	EDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 9124				
	EDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 4424				
	EXCELA HEALTH	0.00	0.00	0.00	0.00
	Acct: 0193				
	EXCELA HEALTH	0.00	0.00	0.00	0.00
	Acct: 0089				
	KOHL'S	417.90	4.70	0.00	4.70
	Acct: 1074				
	MERRICK BANK	1,478.52	16.62	0.00	16.62
	Acct: 7184				
	NAVIENT	0.00	0.00	0.00	0.00
	Acct: 0623				
	ONE MAIN FINANCIAL GROUP LLC(*)	17,316.93	194.64	0.00	194.64
	Acct: 3837				
	SPRINT CORP(*)	0.00	0.00	0.00	0.00
	Acct: 0001				
	PRA/PORTFOLIO RECOVERY ASSOC	1,517.39	17.06	0.00	17.06
	Acct: 3494				
	MIDLAND CREDIT MANAGEMENT INC	4,283.09	48.14	0.00	48.14
	Acct: 8365				
	NORWIN SD (N HUNTINGDON) (EIT)**	1,107.22	12.45	0.00	12.45
	Acct: 0320				
	PRA/PORTFOLIO RECOVERY ASSOC	7,923.53	89.06	0.00	89.06
	Acct: 4478				
	QUANTUM3 GROUP LLC - AGENT FOR CF	1,856.62	20.87	0.00	20.87
	Acct: 9710				
	MIDLAND CREDIT MANAGEMENT INC	5,713.22	64.22	0.00	64.22
	Acct: 8571				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9908				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	ATLAS ACQUISITIONS LLC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct:				
					559.63

TOTAL PAID TO CREDITORS

77,999.43

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	8,555.15
UNSECURED	49,788.50

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS A. WARD, III
JENNIFER R. WARD
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-22788

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas A. Ward, III
Jennifer R. Ward
Debtors

Case No. 20-22788-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Ward, III, Jennifer R. Ward, 24 2nd Street, Ligonier, PA 15658-8759
15293251	+ AHN-Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
15293255	Clearview FCU, 1453 Beers School Road, Coraopolis, PA 15108
15300572	Clearview FCU, Moon Township, PA 15108
15293260	+ Excelsa Health, One Mellon Way, Latrobe, PA 15650-1096
15307708	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15293268	+ Somerset Trust Company, P.O. Box 777, 151 West Main Street, Somerset, PA 15501-2068

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2023 00:48:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 29 2023 00:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15306536	Email/Text: bnc@atlasacq.com	Nov 29 2023 00:35:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15293252	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 29 2023 00:36:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15293253	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:48:28	Capital One, P.O.Box 30285, Salt Lake City, UT 84130-0285
15293254	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15293256	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Bank/Big Lots, P.O. Box 182125, Columbus, OH 43218-2125
15293257	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 29 2023 00:38:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15295378	Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15293258	+ Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
15293259	+ Email/Text: EBN@edfinancial.com	Nov 29 2023 00:36:00	EdFinancial Services, Attn: Bankruptcy, P.O Box 36008, Knoxville, TN 37930-6008
15293261	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 29 2023 00:35:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15296692	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		

District/off: 0315-2

User: auto

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		Nov 29 2023 00:35:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15318327	+ Email/Text: PBNCNotifications@perituservices.com	Nov 29 2023 00:35:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15293262	+ Email/Text: PBNCNotifications@perituservices.com	Nov 29 2023 00:35:00	Kohls/Capital One, Kohls Credit, P.O. Box 3043, Milwaukee, WI 53201-3043
15308743	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 29 2023 00:48:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15293263	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 29 2023 00:48:37	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15296151	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15293264	+ Email/PDF: pa_dc_claims@navient.com	Nov 29 2023 01:13:42	Navient, Attn: Claims Dept., P.O. Box 9500, Wilkes-Barr, PA 18773-9500
15300386	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 29 2023 00:36:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
15293265	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 29 2023 00:36:00	Nissan Motor Finance, P.O. Box 660360, Dallas, TX 75266-0360
15293266	+ Email/PDF: cbp@omf.com	Nov 29 2023 00:48:50	Onemain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15316047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:48:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15298587	Email/Text: bnc-quantum@quantum3group.com	Nov 29 2023 00:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15315541	Email/Text: bnc-quantum@quantum3group.com	Nov 29 2023 00:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15293267	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 00:38:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15308539	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 00:38:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15293269	Email/PDF: ais.sprint.ebn@aisinfo.com	Nov 29 2023 00:48:45	Sprint, 6480 Sprint Parkway Building 13, Overland Park, KS 66251
15294006	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15293270	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:36:20	Synchrony Bank/JC Penney, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 37

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Suzanne M. Bash	on behalf of Debtor Thomas A. Ward III suzannembash@yahoo.com, sooz1205@yahoo.com
Suzanne M. Bash	on behalf of Joint Debtor Jennifer R. Ward suzannembash@yahoo.com sooz1205@yahoo.com

TOTAL: 11